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09-15-05 A

PTO/SB/29 (12/97)

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**UTILITY
PATENT APPLICATION
TRANSMITTAL**

(Only for new nonprovisional applications under 37 CFR 1.53(b))

| | | | |
|--|-------------------|-------------|----|
| Attorney Docket No. | 10304-003-999 | Total Pages | 65 |
| First Named Inventor or Application Identifier | | | |
| Ward et al. | | | |
| Express Mail Label No. | EL 451 595 052 US | | |

APPLICATION ELEMENTS

See MPEP chapter 600 concerning utility patent application contents.

1. Fee Transmittal Form
Submit an original, and a duplicate for fee processing
2. Specification [Total Pages 34]
(preferred arrangement set forth below)
 -Descriptive title of the Invention
 -Cross Reference to Related Applications
 -Statement Regarding Fed sponsored R&D
 -Reference to Microfiche Appendix
 -Background of the Invention
 -Brief Summary of the Invention
 -Brief Description of the Drawings *(if filed)*
 -Detailed Description of the Invention (including drawings, *if filed*)
 -Claim(s)
 -Abstract of the Disclosure
3. Drawing(s) *(35 USC 113)* [Total Sheets 19]
4. Oath or Declaration [Total Sheets 2]
 a. Newly executed (original or copy)
 b. Copy from a prior application (37 CFR 1.63(d))
(for continuation/divisional with Box 17 completed)
[Note Box 5 below]
 i. **DELETION OF INVENTOR(S)**
 Signed statement attached deleting inventor(s) named in the prior application, see 37 CFR 1.63(d)(2) and 1.33 (b).
 □ Incorporation By Reference *(useable if Box 4b is checked)*
 The entire disclosure of the prior application, from which a copy of the oath or declaration is supplied under Box 4b, is considered as being part of the disclosure of the accompanying application and is hereby incorporated by reference therein.

17. If a CONTINUING APPLICATION, check appropriate box and supply the requisite information:

Continuation Divisional Continuation-in-part (CIP) of prior application No: filed .

18. CORRESPONDENCE ADDRESS

| | | | |
|---|---|--|--|
| <input checked="" type="checkbox"/> Customer Number or Bar Code Label | 20583 <i>(Insert Customer No. or Attach bar code label here)</i> | or <input type="checkbox"/> Correspondence address below | |
| NAME | | | |
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| ADDRESS | | | |
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| CITY | STATE | ZIP CODE | |
| COUNTRY | TELEPHONE | FAX | |

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Box Patent Application, Washington, DC 20231.

PENNIE & EDMONDS LLP

COUNSELLORS AT LAW
 1155 Avenue of the Americas
 New York, N.Y. 10036-2711
 (212) 790-9090

ATTORNEY DOCKET NO. 10304-003-999Date: September 13, 2000

Assistant Commissioner for Patents
 Box PATENT APPLICATION
 Washington, D.C. 20231

Sir:

The following utility patent application is enclosed for filing:

Applicant(s): Perry S. Ward; Frank R. Scavone and Joseph B. Heil

Executed on: September 11, 2000

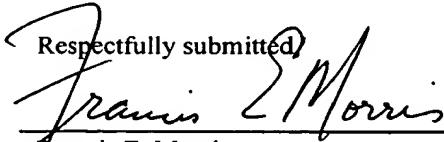
Title of Invention: SYSTEM AND METHOD FOR ORIGINATING LOANS

PATENT APPLICATION FEE VALUE

| TYPE | NO. FILED | LESS | EXTRA | EXTRA RATE | FEE |
|--------------|-----------|------|--|--------------|---------------|
| Total Claims | 108 | -20 | 88 | \$18.00 each | \$ 1,584.00 |
| Independent | 3 | -3 | 0 | \$78.00 each | \$ 0.00 |
| | | | Minimum Fee | | \$ 690.00 |
| | | | Multiple Dependency Fee If Applicable (\$260.00) | | \$ 0.00 |
| | | | Total | | \$ 2,274.00 |
| | | | 50% Reduction for Independent Inventor, Nonprofit Organization or Small Business Concern (a verified statement as to the applicant's status is attached) | | - \$ 1,137.00 |
| | | | Total Filing Fee | | \$ 1,137.00 |

- Priority of application no. 60/219,996 filed on July 21, 2000 is claimed under 35 U.S.C. § 119.
- The certified copy of the priority application has been filed in application no. filed
- Amend the specification by inserting before the first line the following sentence: This is a continuation-in-part of application no. filed .

Please charge the required fee to Pennie & Edmonds LLP Deposit Account No. 16-1150. A copy of this sheet is enclosed.

Respectfully submitted,

 Francis E. Morris
 PENNIE & EDMONDS LLP

24,615

(Reg. No.)

Enclosure

This form is not for use with continuation, divisional, re-issue, design or plant patent applications.